

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rose M. Yetter
Debtor

Case No. 12-06734-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRadginsk
Form ID: 3180W

Page 1 of 2
Total Noticed: 37

Date Rcvd: Dec 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2017.

db
4293102 +Rose M. Yetter, 44 Glen Avenue, Glen Rock, PA 17327-1314
4219521 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
Gregory S Hazlett, 17055
4219536 Sears Citibank, 701 East 60th St., Williamsville, NY 14222-0000
4219539 Union Plus Credit Card, PO Box 8800, Baltimore, MD 21288-0001
4219540 +Wellspan, Physician Billing Services, 1803 Mt Rose Ave. Suite B3, York, PA 17403-3051
4219541 Wellspan Medical Group, C/O Physician Billing Services, PO Box 15150,
York, PA 17405-7150
4219520 +Yetter Rose M, 44 Glen Avenue, Glen Rock, PA 17327-1314
4219542 +York Hospital, 1001 S. George St., York, PA 17403-3645
4300032 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr +EDI: BASSASSOC.COM Dec 11 2017 18:58:00 ECAST Settlement Corporation,
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,
Tucson, AZ 85712-1083

cr EDI: RECOVERYCORP.COM Dec 11 2017 18:58:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4219522 EDI: BASSASSOC.COM Dec 11 2017 18:58:00 Bass & Associates, Suite 200,
3936 E. Fort Lowell Rd, Tucson, AZ 85712-1083
4219523 +EDI: HFC.COM Dec 11 2017 18:58:00 Best Buy Hsbc, PO Box 5253,
Carol Stream, IL 60197-5253
4219524 EDI: HFC.COM Dec 11 2017 18:58:00 Best Buy Hsbc, PO Box 15524, Wilmington, DE 19850
4219525 EDI: WFNNB.COM Dec 11 2017 18:58:00 Bon Ton, PO Box 659813, San Antonio, TX 78265-9113
4219526 EDI: HFC.COM Dec 11 2017 18:58:00 Boscovs, PO Box 17642, Baltimore, MD 21297-1642
4219527 +EDI: HFC.COM Dec 11 2017 18:58:00 Boscovs, PO Box 5253, Carol Stream, IL 60197-5253
4219530 EDI: CITICORP.COM Dec 11 2017 18:58:00 Citi Cards, PO Box 182564,
Columbus, OH 43218-2564
4288759 +EDI: BASSASSOC.COM Dec 11 2017 18:58:00 Capital One, N.A., c/o Bass & Associates, P.C.,
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
4219528 EDI: CHASE.COM Dec 11 2017 18:58:00 Chase, Cardmember Services, PO Box 15153,
Wilmington, DE 19886-5153
4219529 +EDI: CHASE.COM Dec 11 2017 18:58:00 Chase, Cardmember Services, PO Box 15298,
Wilmington, DE 19850-5298
4224035 EDI: RMSC.COM Dec 11 2017 18:58:00 GE Capital Retail Bank, Attn: Ramesh Singh,
Recovery Management Sys Corp, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4219531 +EDI: CITICORP.COM Dec 11 2017 18:58:00 Home Depot Citibank, PO Box 6497,
Sioux Falls, SD 57117-6497
4219533 E-mail/Text: camanagement@mtb.com Dec 11 2017 18:53:41 M&T Bank, 1 Fountain Plaza,
Buffalo, NY 14203
4237430 E-mail/Text: camanagement@mtb.com Dec 11 2017 18:53:41 M&T Bank, 1100 Wehrle Drive,
Williamsville, New York 14221
4235526 E-mail/Text: camanagement@mtb.com Dec 11 2017 18:53:41 M&T Bank, P.O. Box 1288,
Buffalo, New York 14240
4219532 E-mail/Text: camanagement@mtb.com Dec 11 2017 18:53:41 M&T Bank, PO Box 7678,
Buffalo, NY 14240
4288902 EDI: PRA.COM Dec 11 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4298328 +EDI: PRA.COM Dec 11 2017 18:58:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
4219534 EDI: RMSC.COM Dec 11 2017 18:58:00 Qcard Gecrb, PO Box 530905, Atlanta, GA 30353-0905
4244686 EDI: Q3G.COM Dec 11 2017 18:58:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4240334 EDI: Q3G.COM Dec 11 2017 18:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4223725 EDI: RECOVERYCORP.COM Dec 11 2017 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4219535 +EDI: SEARS.COM Dec 11 2017 18:58:00 Sears Charge Plus, PO Box 183082,
Columbus, OH 43218-3082
4219537 +EDI: SEARS.COM Dec 11 2017 18:58:00 Sears Citibank, PO Box 6189,
Sioux Falls, SD 57117-6189
4219538 +EDI: CITICORP.COM Dec 11 2017 18:58:00 Thd/Cbna, PO Box 6497,
Sioux Falls, SD 57117-6497

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4219545* Bass & Associates, Suite 200, 3936 E. Fort Lowell Rd, Tucson, AZ 85712-1083
4219546* +Best Buy Hsbc, PO Box 5253, Carol Stream, IL 60197-5253
4219547* Best Buy Hsbc, PO Box 15524, Wilmington, DE 19850
4219548* Bon Ton, PO Box 659813, San Antonio, TX 78265-9113
4219549* Boscovs, PO Box 17642, Baltimore, MD 21297-1642
4219550* +Boscovs, PO Box 5253, Carol Stream, IL 60197-5253

***** BYPASSED RECIPIENTS (continued) *****

4219553* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citi Cards, Po Box 182564, Columbus, OH 43218-2564)

4219551* Chase, Cardmember Services, Po Box 15153, Wilmington, DE 19886-5153

4219552* +Chase, Cardmember Services, Po Box 15298, Wilmington, DE 19850-5298

4219544* Gregory S Hazlett, 17055

4219554* +Home Depot Citibank, Po Box 6497, Sioux Falls, SD 57117-6497

4219556* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M&T Bank, 1 Fountain Plaza, Buffalo, NY 14203)

4219555* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M&T Bank, Po Box 7678, Buffalo, NY 14240)

4219557* Qcard Gecrb, Po Box 530905, Atlanta, GA 30353-0905

4219558* +Sears Charge Plus, Po Box 183082, Columbus, OH 43218-3082

4219559* Sears Citibank, 701 East 60th St., Williamsville, NY 14222-0000

4219560* +Sears Citibank, Po Box 6189, Sioux Falls, SD 57117-6189

4219561* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497

4219562* Union Plus Credit Card, Po Box 8800, Baltimore, MD 21288-0001

4219563* +Wellspan, Physician Billing Services, 1803 Mt Rose Ave. Suite B3, York, PA 17403-3051

4219564* Wellspan Medical Group, C/O Physician Billing Services, Po Box 15150,
York, PA 17405-7150

4219543* +Yetter Rose M, 44 Glen Avenue, Glen Rock, PA 17327-1314

4219565* +York Hospital, 1001 S. George St., York, PA 17403-3645

TOTALS: 0, * 25, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Gregory S Hazlett on behalf of Debtor 1 Rose M. Yetter adlitem@pa.net
James Warmbrodt on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com
John F Goryl on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor M & T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor M & T Bank tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Rose M. Yetter**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:12-bk-06734-RNO**

Social Security number or ITIN **xxx-xx-2607**

EIN --

Social Security number or ITIN --

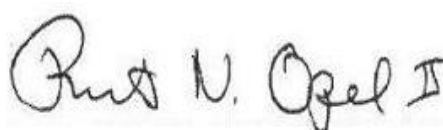
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rose M. Yetter

December 11, 2017**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.